Fill in this information to identify the case:

Debtor 1 Anthony J. Costanzo

Debtor 2 Kimberly A. Katchen-Costanzo

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number : 24-11448-amc

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: **US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust**

Court claim no. (if known): **19**

Last 4 digits of any number you use to identify the debtor's account: **7692**

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

[X] No

[ ] Yes. Date of the last notice.

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
Late Charges		$0.00
Non-sufficient funds (NSF) fees		$0.00
Attorney Fees		$0.00
Filing fees and court costs		$0.00
Bankruptcy/Proof of claim fees		$0.00
Appraisal/Broker`s price opinion fees		$0.00
Property Inspection Fees		$0.00
Tax Advances (Non-Escrow)		$0.00
Insurance Advances (Non-Escrow)	10/09/2024	$2,568.14
Property preservation expenses. Specify:		$0.00
Other. Specify: Plan Review Fees		$0.00
Other. Specify: 410A Fee		$0.00
Other. Specify: Objection to Confirmation		$0.00
Other. Specify:		$0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1332(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Anthony J. Costanzo ________ Case Number: 24-11448-amc
First Name Middle Name Last Name

Part 2: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

[ ] I am the creditor.

[X] I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Joshua I. Goldman Date 2/11/25
Signature

Print: Joshua I. Goldman Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In Re;

Anthony J. Costanzo **Kimberly A. Katchen-Costanzo**	**Case No.: 24-11448-amc**
Debtor(s)	**Chapter: 13**

CERTIFICATE OF SERVICE

I, hereby certify that on 02/14/2025, a true and correct copy of the foregoing document was served via United States Mail with adequate prepaid postage and/or electronically via the Court's ECF system:

Service by U.S. First Class Mail

Debtor
Anthony J. Costanzo
532 S Taney St
Philadelphia, PA 19146-1045

Co-Debtor
Kimberly A. Katchen-Costanzo
532 S Taney St
Philadelphia, PA 19146-1045

By Electronic Mail
Attorney for Debtor
MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

Trustee
SCOTT F. WATERMAN [Chapter 13]
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

US Trustee
United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107

/s/ Joshua I. Goldman
____
Joshua I. Goldman

0PAYEE CODE PLHAZ
PAYEE NAME PROCTOR LOAN PROTECTOR
& ADDRESS
700 TOWER DR SUITE 400
TROY MI 48098

LOAN-NO INIT	SHORT NAME	VENDOR PAYEE DESCRIPTION	TRAN CODE	DUE DATE	AMOUNT DUE
[redacted]	COSTANZO	[redacted]		[redacted]	2568.14
532 S TANEY ST		PHILADELPHIA	PA 19146		

[redacted] FAY SERVICING, LLC 10/09/24
MACHINE DISBURSEMENT CHECK VOUCHER